

GOLDWATER BANK N A

	CPP Disbursement Date	Cert	Number of Insured	
	01/30/2009	58405	Depository Institutions	
			1	
Selected balance and off-balance sheet items	2010	2011	%chg from prev	
	\$ millions	\$ millions		
Assets	\$192	\$154	-19.6%	
Loans	\$89	\$92	4.0%	
Construction & development	\$11	\$5	-47.8%	
Closed-end 1-4 family residential	\$47	\$47	-0.7%	
Home equity	\$1	\$1	-19.2%	
Credit card	\$0	\$0		
Other consumer	\$5	\$1	-84.8%	
Commercial & Industrial	\$6	\$4	-32.8%	
Commercial real estate	\$16	\$26	56.0%	
Unused commitments	\$0	\$0	-97.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$27	\$24	-12.3%	
Asset-backed securities	\$1	\$1	3.4%	
Other securities	\$11	\$11	-1.8%	
Cash & balances due	\$16	\$12	-23.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$207	\$176	-14.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$214	\$179	-16.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$183	\$149	-18.2%	
Deposits	\$181	\$148	-18.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$9	\$5	-47.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.6%	3.2%	--	
Tier 1 risk based capital ratio	12.0%	6.8%	--	
Total risk based capital ratio	13.3%	8.1%	--	
Return on equity ¹	-6.4%	-45.3%	--	
Return on assets ¹	-0.3%	-1.5%	--	
Net interest margin ¹	2.8%	3.3%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	41.3%	27.2%	--	
Loss provision to net charge-offs (qtr)	25.3%	0.0%	--	
Net charge-offs to average loans and leases ¹	3.5%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	2.3%	46.5%	0.0%	0.0%
Closed-end 1-4 family residential	9.8%	7.6%	1.1%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	6.7%	1.0%	6.5%	0.0%
Commercial & Industrial	28.4%	42.0%	0.2%	0.0%
Commercial real estate	10.6%	0.0%	0.0%	0.0%
Total loans	9.6%	8.5%	1.0%	0.1%